

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

IN THE MARION SUPERIOR COURT

CAUSE NO. 49D07-0602-PL-007188

STATE OF INDIANA,)
)
 Plaintiff,)
)
 v.)
)
KAREN REINISCH, individually)
and doing business as)
MY HOUSE SAVER LLC,)
)
 Defendant.)

FILED

146

MAY 5 2006

Doris Ann Miller
CLERK OF THE
MARION CIRCUIT COURT

DEFAULT JUDGMENT

The Plaintiff, State of Indiana, having filed its Motion for Default Judgment, and the Court having read the same and being duly advised in the premises, now finds:

1. The Court has subject matter jurisdiction and personal jurisdiction over the Defendant.
2. The Marion County Sheriff duly served the Defendant with process more than twenty-three (23) days before Plaintiff filed its Motion for Default Judgment, and the Plaintiff duly served its Amended Complaint on Defendant more than twenty-three (23) days before Plaintiff filed its Motion for Default Judgment.
3. The Defendant has failed to appear, plead, or otherwise respond to the complaint.
4. The Defendant is not an infant, incompetent, or in military service.

THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that the Motion for Default Judgment is **GRANTED** in favor of Plaintiff, State of Indiana, and against Defendant, Karen Reinisch, individually and doing business as My House Saver LLC.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that:

1. Defendant is permanently enjoined, pursuant to Indiana Code § 24-5-0.5-4(c)(1),
from:

a. In the course of performing services as a credit services organization,
failing to obtain a surety bond in the amount of Ten Thousand Dollars (\$ 10,000.00) prior
to doing business as a credit services organization;

b. in the course of performing services as a credit services organization,
charging or receiving money or other valuable consideration before the complete
performance of services on behalf of a consumer, unless the Defendant has obtained a
surety bond issued by a surety company admitted to do business in Indiana or established
an irrevocable letter of credit under Indiana Code §24-5-15-8;

c. in the course of performing services as a credit services organization,
failing to provide the consumer with a written statement containing each of the provisions
required by Indiana Code § 25-5-15-6 prior to executing a contract or receiving valuable
consideration;

d. in the course of performing services as a credit services organization,
failing to include in contracts with consumers the statement required by Indiana Code §
24-5-15-7(a)(1) and two (2) copies of the notice of cancellation form required by Indiana
Code § 24-5-15-7(b);

e. representing expressly or by implication that the Defendant is able to
begin performing or to complete a credit services contract within a stated period of time,
or when no time period is stated, within a reasonable time, when the Defendant knows or
should reasonably know that she cannot;

f. soliciting to engage in a consumer transaction without a permit or license required by law;

g. violating any provision of the Indiana Credit Services Organization Act, Ind. Code § 24-5-15-1 *et seq.*, or the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1 *et seq.*

2. Pursuant to Ind. Code § 24-5-0.5-4(c)(3), Defendant shall pay costs in the amount of Five Hundred Dollars (\$ 500.00) for the Attorney General's reasonable expenses incurred in the investigation and prosecution of this action.

3. Pursuant to Ind. Code § 24-5-0.5-4(c)(2), Defendant shall pay consumer restitution in the amount of One Thousand Five Hundred Fifty Dollars (\$1,550.00) on behalf of Wilma Usery.

4. Pursuant to Ind. Code § 24-5-0.5-4(c)(2), Defendant shall pay consumer restitution in the amount of Five Hundred Dollars (\$500.00) on behalf of Marsha St.Cin.

5. Pursuant to Ind. Code § 24-5-0.5-4(c)(2), Defendant shall pay consumer restitution in the amount of Nine Hundred Dollars (\$900.00) on behalf of Kevin Huddleston.

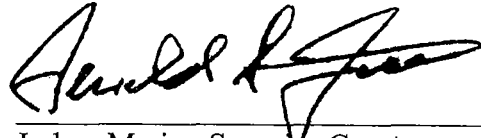
6. Pursuant to Ind. Code § 24-5-0.5-4(g), Defendant shall pay civil penalties in the amount of Seventy-Five Thousand Dollars (\$ 75,000.00) for Defendant's knowing violations of Indiana's Deceptive Consumer Sales Act.

7. Pursuant to Ind. Code § 24-5-0.5-8, Defendant shall pay civil penalties in the amount of Seven Thousand Five Hundred Dollars (\$7,500.00) for Defendant's intentional violations of Indiana's Deceptive Consumer Sales Act.

For a total monetary judgment in the amount of Eighty-Five Thousand Nine Hundred Fifty Dollars (\$85,950.00).

ALL ORDERED, ADJUDGED AND DECREED on this 5 day of

May, 2006.



Judge, Marion Superior Court

DISTRIBUTION:

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